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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Philippe JACOT ) Atty. Dkt.: ICB0063  
Serial No. 09/581,916 ) Confirmation No. 4877  
Filed: June 19, 2000 ) Group Art Unit: 3624  
For: PROCESS ENABLING FINANCIAL )  
TRANSACTIONS, SYSTEM THEREOF ) Examiner: Daniel S. FELTON  
AND ELECTRONIC PURSE )  
Date: May 27, 2004

AMENDMENT (D) AFTER FINAL

**BOX: AFTER FINAL**  
Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313

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**GROUP 3600**

Sir:

In response to the FINAL Official Action dated January 27, 2004, Applicant requests that this amendment after final with remarks be entered in accordance with 37 C.F.R. § 1.116 because Applicant believes that this amendment with remarks addresses all outstanding issues raised by the Examiner in the Final Office Action. Applicant asserts that after the present amendment has been entered that all remaining claims in the application will be allowable. Therefore, kindly amend the above captioned application as follows:

**Amendments to the Claims** are reflected in the listing of claims that begins on page 2 of this paper.

**Remarks/Arguments** follow the listing of claims.